

**Information to identify the case:**

Debtor 1	William M. Nelson	Social Security number or ITIN xxx-xx-2160
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Donna A. Nelson	Social Security number or ITIN xxx-xx-2296
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-28300-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William M. Nelson

Donna A. Nelson  
fka Donna Power

12/13/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
William M. Nelson  
Donna A. Nelson  
Debtors

Case No. 14-28300-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db           #+William M. Nelson, 135 Pendragon Way, Mantua, NJ 08051-2221  
jdb           +Donna A. Nelson, 472B Elwood Avenue, Pitman, NJ 08071-1211  
cr           ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap on Credit LLC, 950 Technology Way, Suite 301, Libertyville, IL 60048)  
515032551   +Cenlar Federal & Savings Loan, 425 Phillips Blvd., Ewing, NJ 08618-1430  
515140710   +EMERG PHY ASSOC OF S.JERSEY,PC, PO Box 1109, Minneapolis, MN 55440-1109  
515103029   +Kennedy Health System, Thomas and Cook, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650  
515032556   +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
515032558   +NJ Housing & Mortgage Fin Agen, 637 South Clinton Avenue, Trenton, NJ 08611-1811  
515245207   +New Jersey Housing & Mortgage Finance Agency, Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
515032560   +Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464  
515032561   +Rodman L. Cook, Esquire, Thomas & Cook, 57 Cooper Street, Woodbury, NJ 08096-4650  
515032562   +Surgical Specialists of NJ LLC, SSNJ Washington Twp Div, PO Box 95000-1463, Philadelphia, PA 19195-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:46   U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2019 00:03:43   United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
515436795   +E-mail/Text: bncmail@w-legal.com Dec 14 2019 00:04:00   ALTAIR OH XIII, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
515032550   EDI: CAPITALONE.COM Dec 14 2019 04:28:00   Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
515162344   EDI: CAPITALONE.COM Dec 14 2019 04:28:00   Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083  
515035897   +E-mail/Text: bankruptcy@cavps.com Dec 14 2019 00:04:10   Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
515032552   +EDI: CITICORP.COM Dec 14 2019 04:28:00   CitiBank. N.A., PO Box 6500, Sioux Falls, SD 57117-6500  
515044417   EDI: DISCOVER.COM Dec 14 2019 04:28:00   Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
515032553   +EDI: DISCOVER.COM Dec 14 2019 04:28:00   Discover Card, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025  
515086120   +EDI: HY11.COM Dec 14 2019 04:28:00   Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809  
515032554   EDI: HY11.COM Dec 14 2019 04:28:00   Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805  
515032555   EDI: IRS.COM Dec 14 2019 04:28:00   Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
515245972   EDI: JEFFERSONCAP.COM Dec 14 2019 04:28:00   Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
515245972   E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Dec 14 2019 00:04:03   Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
515044848   E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 23:59:37  
LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital II, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
515044849   E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 23:59:37  
LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
515032557   +E-mail/Text: bankruptcy@matcotools.com Dec 14 2019 00:04:52   Matco Tools, 4403 Allen Road, Stow, OH 44224-1096  
515032559   EDI: AGFINANCE.COM Dec 14 2019 04:28:00   OneMain Financial, PO Box 183172, Columbus, OH 43218-3172  
515223998   EDI: PRA.COM Dec 14 2019 04:28:00   Portfolio Recovery Associates, LLC, c/o Capital One/HSBC, POB 41067, Norfolk VA 23541  
515233092   EDI: PRA.COM Dec 14 2019 04:28:00   Portfolio Recovery Associates, LLC, c/o JC Penney Credit Card, POB 41067, Norfolk VA 23541  
515233094   EDI: PRA.COM Dec 14 2019 04:28:00   Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
515233819   EDI: RMSC.COM Dec 14 2019 04:28:00   Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
515127274   EDI: RMSC.COM Dec 14 2019 04:28:00   Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
515228540   EDI: ECAST.COM Dec 14 2019 04:28:00   eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Dec 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Jefferson Capital Systems LLC  
515075011\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap on Credit LLC, Attn: Legal Services,  
950 Technology Way Ste 301, Libertyville, IL 60048)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Richard S. Hoffman, Jr. on behalf of Debtor William M. Nelson rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
Richard S. Hoffman, Jr. on behalf of Joint Debtor Donna A. Nelson rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
TOTAL: 6